

# **EXHIBIT O**

201330003543  
File No. 916287

APPRAISAL OF



LOCATED AT:

56 Oak Grove Rd.  
Southampton, NY 11968

FOR:

Finance of America Mortgage LLC  
1 West Elm Street, 1st Floor  
Conshohocken, PA, 19428

BORROWER:

David Ghatanfard

AS OF:

December 4, 2021

BY:

Anthony V. Zanello

201330003543  
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12/04/2021

Nationwide Property and Appraisal Services

Finance of America Mortgage LLC  
1 West Elm Street, 1st Floor  
Conshohocken, PA, 19428

File Number: 916287

In accordance with your request, I have appraised the real property at:

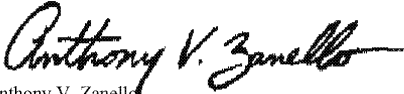
56 Oak Grove Rd.  
Southampton, NY 11968

The purpose of this appraisal is to develop an opinion of the market value of the subject property, as improved.  
The property rights appraised are the fee simple interest in the site and improvements.

In my opinion, the market value of the property as of December 4, 2021 is:

\$3,700,000  
Three Million Seven Hundred Thousand Dollars

The attached report contains the description, analysis and supportive data for the conclusions,  
final opinion of value, descriptive photographs, limiting conditions and appropriate certifications.

  
Anthony V. Zanello